

**Information to identify the case:**

Debtor 1	<b>Steven E. Keffer</b>	Social Security number or ITIN	<b>xxx-xx-9316</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Julie A. Keffer</b>	Social Security number or ITIN	<b>xxx-xx-2883</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	<b>WESTERN DISTRICT OF PENNSYLVANIA</b>		Date case filed for chapter
Case number:	<b>19-21546-CMB</b>		<b>13 4/16/19</b>

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Steven E. Keffer	Julie A. Keffer
<b>2. All other names used in the last 8 years</b>		aka Julie A. Liberoni
<b>3. Address</b>	1355 Main St. Latrobe, PA 15650	1355 Main St. Latrobe, PA 15650
<b>4. Debtor's attorney</b> Name and address	Abagale E. Steidl Steidl & Steinberg 707 Grant Street 28th Floor – Gulf Tower Pittsburgh, PA 15219	Contact phone 412-391-8000 Email: <a href="mailto:asteidl@steidl-steinberg.com">asteidl@steidl-steinberg.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: <a href="mailto:cmecf@chapter13trusteewdpa.com">cmecf@chapter13trusteewdpa.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 4/22/19

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>May 20, 2019 at 10:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219</b>										
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table border="0"> <tr> <td data-bbox="498 289 1068 342"> <b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> </td> <td data-bbox="1094 289 1474 315"> <b>Filing deadline: 7/19/19</b> </td> </tr> <tr> <td colspan="2" data-bbox="498 348 1179 474"> <b>You must file:</b> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> </td> </tr> <tr> <td data-bbox="498 478 1068 531"> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> </td> <td data-bbox="1094 478 1474 504"> <b>Filing deadline: 6/25/19</b> </td> </tr> <tr> <td data-bbox="498 535 1068 588"> <b>Deadline for governmental units to file a proof of claim:</b> </td> <td data-bbox="1094 535 1474 560"> <b>Filing deadline: 10/15/19</b> </td> </tr> </table> <hr/> <p><b>Deadlines for filing proof of claim:</b>          A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.          If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.          Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <table border="0"> <tr> <td data-bbox="498 873 1068 961"> <b>Deadline to object to exemptions:</b>          The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.       </td> <td data-bbox="1094 873 1474 936"> <b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors       </td> </tr> </table>		<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>	<b>Filing deadline: 7/19/19</b>	<b>You must file:</b> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>		<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline: 6/25/19</b>	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 10/15/19</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors
<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>	<b>Filing deadline: 7/19/19</b>											
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<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 10/15/19</b>											
<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors											
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>5/20/19 at 10:00 AM</b> , Location: <b>3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219</b>											
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.											
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.											
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.											
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.											

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Steven E. Keffer  
 Julie A. Keffer  
 Debtors

Case No. 19-21546-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: bsil  
 Form ID: 309I

Page 1 of 3  
 Total Noticed: 71

Date Rcvd: Apr 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 24, 2019.

db/jdb +Steven E. Keffer, Julie A. Keffer, 1355 Main St., Latrobe, PA 15650-2261  
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702  
 15034578 +American Credit Financial, PO Box 23, Norcross, GA 30091-0023  
 15034582 +CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262  
 (address filed with court: Caine & Weiner, Po Box 55848, Sherman Oaks, CA 91413)  
 15034591 +CBCS, PO Box 2724, Columbus, OH 43216-2724  
 15034584 +Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546  
 15034594 +Client Services, 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-9816  
 15034596 +Court of Common Pleas of Westmoreland Co, 2 N Main St, Mezzanine, Room 3,  
 Greensburg, PA 15601-2405  
 15034598 +Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331  
 15034597 +Credit Acceptance, PO Box 5070, Southfield, MI 48086-5070  
 15034601 Credit One Bank, PO Box 2856, Chesapeake, VA 23327-2856  
 15034603 Ditech Financial, LLC, PO Box 15009, Tempe, AZ 85284-0109  
 15034605 Everest Receivable Svcs, Matrix Credit Card, 2351 N. Forest Road, Suite 100,  
 Getzville, NY 14068-9902  
 15034606 Excelsa Health Medial Group, PO Box 645189, Pittsburgh, PA 15264-5189  
 15034607 Excelsa Health Medical Group, PO Box 645189, Pittsburgh, PA 15264-5189  
 15034610 +First National Bank/Legacy, 500 East 60th St North, Sioux Falls, SD 57104-0478  
 15034611 +First National Bank/Legacy, Attn: Bankruptcy, PO Box 5097, Sioux Falls, SD 57117-5097  
 15034618 +Fnb Omaha, 1620 Dodge St, Omaha, NE 68197-0003  
 15034619 Hanger Clinic, 62857 Collection Center Drive, Chicago, IL 60693-0628  
 15034620 Indiana Healthcare Physician Services, 640 Kolter Drive, Indiana, PA 15701-3570  
 15034631 +MidAmerica Bank & Trust Company, 5109 S Broadband Lane, Sioux Falls, SD 57108-2208  
 15034634 +MidAmerica Bank & Trust Company, Attn: Bankruptcy, 216 West Second St,  
 Dixon, MO 65459-8048  
 15034637 +Peoples Natural Gas, P.O. Box 644760, Pittsburgh, PA 15264-4760  
 15034638 +Phillips & Cohen, 1002 Justison Street, Wilmington, DE 19801-5148  
 15034643 +Radius Global Solutions, PO Box 390916, Minneapolis, MN 55439-0911  
 15034644 #+Ratchford Law Group, 409 Lackawanna Avenue, Suite 320, Scranton, PA 18503-2059  
 15034655 +US Department of Education/Great Lakes, 2401 International Lane, Madison, WI 53704-3121  
 15034656 +US Department of Education/Great Lakes, Attn: Bankruptcy, PO Box 7860,  
 Madison, WI 53707-7860  
 15034657 Weltman, Weinberg & Reis, 436 Seventh Avenue, Suite 2500, Koppers Building,  
 Pittsburgh, PA 15219-1842

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: asteidl@steidl-steinberg.com Apr 23 2019 02:47:20 Abagale E. Steidl,  
 Steidl & Steinberg, 707 Grant Street, 28th Floor - Gulf Tower, Pittsburgh, PA 15219

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 23 2019 02:48:02 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Apr 23 2019 02:48:23  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721

cr +EDI: ATISACG.COM Apr 23 2019 06:28:00 Capital One Auto Finance, a division of Capital On,  
 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

cr +EDI: PRA.COM Apr 23 2019 06:28:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021

15034577 E-mail/Text: kristin.villneauve@allianceoneinc.com Apr 23 2019 02:47:32 Alliance One,  
 PO Box 3110, Southeastern, PA 19398-3110

15034579 +E-mail/Text: bk@avant.com Apr 23 2019 02:48:57 Avant, LLC,  
 222 N. LaSalle Street, Suite 1700, Chicago, IL 60601-1101

15034581 +EDI: TSYS2.COM Apr 23 2019 06:28:00 Barclays Bank Delaware, Attn: Correspondence,  
 Po Box 8801, Wilmington, DE 19899-8801

15034580 +EDI: TSYS2.COM Apr 23 2019 06:28:00 Barclays Bank Delaware, Po Box 8803,  
 Wilmington, DE 19899-8803

15034586 EDI: CAPITALONE.COM Apr 23 2019 06:28:00 Capital One, 15000 Capital One Dr,  
 Richmond, VA 23238

15034593 +EDI: CKSFINANCIAL.COM Apr 23 2019 06:28:00 CKS Financial, PO Box 2856,  
 Chesapeake, VA 23327-2856

15034588 +EDI: CAPITALONE.COM Apr 23 2019 06:28:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285

15034590 +EDI: PRA.COM Apr 23 2019 06:28:00 Capital One Bank, c/o Portfolio Recovery,  
 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952

15034595 +EDI: MID8.COM Apr 23 2019 06:28:00 Comenity Capital Bank, c/o Midland Funding,  
 2365 Northside Dr Ste 30, San Diego, CA 92108-2709

15034599 +EDI: CRFRSTNA.COM Apr 23 2019 06:28:00 Credit First National Association,  
 6275 Eastland Rd, Brookpark, OH 44142-1399

15034600 +EDI: CRFRSTNA.COM Apr 23 2019 06:28:00 Credit First National Association,  
 Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315

15034602 EDI: DISCOVER.COM Apr 23 2019 06:28:00 Discover Financial, Po Box 15316,  
 Wilmington, DE 19850

District/off: 0315-2

User: bsil  
Form ID: 309I

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Total Noticed: 71

Date Rcvd: Apr 22, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15034604 EDI: DCI.COM Apr 23 2019 06:28:00 Diversified Consultants, Inc., P.O. Box 551268,  
Jacksonville, FL 32255-1268  
15034608 +E-mail/Text: data\_processing@fin-rec.com Apr 23 2019 02:47:47 Financial Recovery Services,  
PO Box 4115, Concord, CA 94524-4115  
15034609 +EDI: JEFFERSONCAP.COM Apr 23 2019 06:28:00 Fingerhut Advantage,  
c/o Jefferson Capital Systems, LLC, 16 Mclelland Rd, Saint Cloud, MN 56303-2198  
15034612 +EDI: AMINFOFP.COM Apr 23 2019 06:28:00 First Premier Bank, 3820 N Louise Ave,  
Sioux Falls, SD 57107-0145  
15034615 +EDI: AMINFOFP.COM Apr 23 2019 06:28:00 First Premier Bank, Attn: Bankruptcy,  
Po Box 5524, Sioux Falls, SD 57117-5524  
15034621 EDI: JEFFERSONCAP.COM Apr 23 2019 06:28:00 Jefferson Capital Systems, LLC, Po Box 1999,  
Saint Cloud, MN 56302  
15034624 +EDI: CBSKOHLS.COM Apr 23 2019 06:28:00 Kohls/Capital One, Kohls Credit, Po Box 3120,  
Milwaukee, WI 53201-3120  
15034624 +E-mail/Text: bncnotices@becket-lee.com Apr 23 2019 02:47:38 Kohls/Capital One,  
Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120  
15034622 +EDI: CBSKOHLS.COM Apr 23 2019 06:28:00 Kohls/Capital One, N56 W 17000 Ridgewood Dr,  
Menomonee Falls, WI 53051-5660  
15034622 +E-mail/Text: bncnotices@becket-lee.com Apr 23 2019 02:47:38 Kohls/Capital One,  
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660  
15034627 +EDI: RESURGENT.COM Apr 23 2019 06:28:00 LVNV Funding/Resurgent Capital, Attn: Bankruptcy,  
Po Box 10497, Greenville, SC 29603-0497  
15034626 +EDI: RESURGENT.COM Apr 23 2019 06:28:00 LVNV Funding/Resurgent Capital, Po Box 1269,  
Greenville, SC 29602-1269  
15034630 +EDI: MERRICKBANK.COM Apr 23 2019 06:28:00 Merrick Bank/CardWorks, Attn: Bankruptcy,  
Po Box 9201, Old Bethpage, NY 11804-9001  
15034628 +EDI: MERRICKBANK.COM Apr 23 2019 06:28:00 Merrick Bank/CardWorks, Po Box 9201,  
Old Bethpage, NY 11804-9001  
15034639 EDI: PRA.COM Apr 23 2019 06:28:00 Portfolio Recovery, 120 Corporate Blvd Ste 100,  
Norfolk, VA 23502  
15034640 +EDI: PRA.COM Apr 23 2019 06:28:00 Portfolio Recovery, Po Box 41021,  
Norfolk, VA 23541-1021  
15034645 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Apr 23 2019 03:04:19 Regional Acceptance Corp,  
4770 Duke Dr, Mason, OH 45040-9010  
15034646 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Apr 23 2019 03:04:19 Regional Acceptance Corp,  
Attn: Bankruptcy, 1424 E Fire Tower Rd, Greenville, NC 27858-4105  
15034648 +EDI: PRA.COM Apr 23 2019 06:28:00 SYNCB/Walmart, c/o Portfolio Recovery,  
120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952  
15034647 +EDI: CBS7AVE Apr 23 2019 06:28:00 Seventh Avenue, 1112 Seventh Avenue,  
Monroe, WI 53566-1364  
15035158 +EDI: RMSC.COM Apr 23 2019 06:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
15034649 +EDI: MID8.COM Apr 23 2019 06:28:00 Synchrony Bank, c/o Midland Funding,  
2365 Northside Dr Ste 30, San Diego, CA 92108-2709  
15034652 +EDI: WTRRN BANK.COM Apr 23 2019 06:28:00 Target, Attn: Bankruptcy, Po Box 9475,  
Minneapolis, MN 55440-9475  
15034650 +EDI: WTRRN BANK.COM Apr 23 2019 06:28:00 Target, Po Box 673, Minneapolis, MN 55440-0673  
15034654 +E-mail/Text: media@trueaccord.com Apr 23 2019 02:49:28 True Accord,  
303 Second Street, Suite 750, South Tower, San Francisco, CA 94107-1366  
15034658 E-mail/Text: bankruptcy@firstenergycorp.com Apr 23 2019 02:48:28 West Penn Power,  
PO Box 3687, Akron, OH 44309-3687  
15034659 +E-mail/Text: admin@rosebudlending.com Apr 23 2019 02:49:17 ZocaLoans, PO Box 1147,  
Mission, SD 57555-1147

TOTAL: 44

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

15034583\* ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262  
(address filed with court: Caine & Weiner, Po Box 55848, Sherman Oaks, CA 91413)  
15034587\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)  
15034592\* +CBCS, PO Box 2724, Columbus, OH 43216-2724  
15034585\* +Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546  
15034589\* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
15034613\* +First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145  
15034614\* +First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145  
15034616\* +First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524  
15034617\* +First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524  
15034625\* +Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120  
15034623\* +Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660  
15034629\* +Merrick Bank/CardWorks, Po Box 9201, Old Bethpage, NY 11804-9001  
15034632\* +MidAmerica Bank & Trust Company, 5109 S Broadband Lane, Sioux Falls, SD 57108-2208  
15034633\* +MidAmerica Bank & Trust Company, 5109 S Broadband Lane, Sioux Falls, SD 57108-2208  
15034635\* +MidAmerica Bank & Trust Company, Attn: Bankruptcy, 216 West Second St,  
Dixon, MO 65459-8048  
15034636\* +MidAmerica Bank & Trust Company, Attn: Bankruptcy, 216 West Second St,  
Dixon, MO 65459-8048  
15034641\* +Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021  
15034642\* +Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021

District/off: 0315-2

User: bsil  
Form ID: 309I

Page 3 of 3  
Total Noticed: 71

Date Rcvd: Apr 22, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

15034653\* +Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475  
15034651\* +Target, Po Box 673, Minneapolis, MN 55440-0673

TOTALS: 0, \* 20, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 24, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 22, 2019 at the address(es) listed below:

Abagale E. Steidl on behalf of Joint Debtor Julie A. Keffer asteidl@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@not  
ify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com  
Abagale E. Steidl on behalf of Debtor Steven E. Keffer asteidl@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@not  
ify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 4